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THE GLORY OF NEW YORK:

A DISCOURSE

Delivered in the South Reformed Church

ON

THANKSGIVING DAY.

November 26th, 1874.

BY

REV. E. P. ROGERS, D. D.

"A citizen of no mean city."—Acts xxi. 31.

NEW YORK:
UNITED STATES PUBLISHING COMPANY,
No. 13 UNIVERSITY PLACE.

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THANKSGIVING DISCOURSE.

"A citizen of no mean city."—ACTS OF THE APOSTLES xxi. 39.

THESE words were spoken by the Apostle Paul when he was attacked by a mob in the city of Jerusalem, and was about to be committed to prison by the Roman officials on a charge of being a disturber of the public peace.

When he was asked if he were not a certain foreigner, who on a previous occasion had headed a party of assassins and given the government great trouble, he earnestly repudiated the charge, and stated who and what he was.

"I am no foreigner," he said, "such as you describe; no disorderly and revolutionary leader of a band of cut-throats. I am a Jew by birth, and I am a native of a city well known to you all—a city of which I have no cause to be ashamed. I am a man which am a Jew of Tarsus, a city in Cilicia, a citizen of no mean city: and I beseech thee suffer me to speak unto the people."

This appeal produced the desired effect, and Paul was permitted to address the people, and was protected by the authorities from the popular violence until his case could be investigated in an orderly way by the regular tribunal.

Tarsus, the city which the Apostle spoke of as his birth-place with a pardonable pride, was the metropolis of Cilicia, in Asia Minor, and was a place of very considerable importance.

It was a distinguished seat of Greek philosophy and literature, and from the number of its schools and its celebrated scholars, it ranked by the side of Athens and Alexandria. The Emperor Augustus made it a free city. At the beginning of the fourteenth century it was still a city of importance: and even now, though very insignificant in comparison with its former greatness, it has a population of about thirty thousand, principally Turks.

Every right-thinking man will sympathize with the Apostle in the noble patriotic sentiment of his heart, which expressed itself in the eulogy which he pronounced upon his native place. Walter Scott's famous lines,

*"Breathes there the man with soul so dead
Who never to himself hath said,
This is my own, my native land,"*

have been so often quoted that they have become trite and hackneyed, yet they only re-echo the noble sentiment of St. Paul.

Though it may be too much to claim for patriotism that it is purely a Christian virtue, yet surely it is a virtue on which Christianity looks with approval, and the exercise of which it always encourages.

The Providence of God arranges for each man, according to His own inscrutable discriminations, the place and the circumstances in which he shall enter upon life. And although no man need be ashamed of his country or his ancestry, who has no reason to be ashamed of himself, yet it is a legitimate subject of thanksgiving to our Heavenly Father that He has chosen to order the circumstances of our birth advantageously for us—and so as to surround us with the most favorable influences for our training and development.

I confess to you that I have often thought of the language of St. Paul as applicable to those of us who, like myself, are native citizens of this metropolis.

Every such person can certainly say, "*I am a citizen of no mean city.*"

Whatever else may be said of New York, it certainly cannot be said to be "*a mean city*;" and I feel disposed to devote this occasion to such a sketch of its history and progress as may at least justify us in making it a subject of our thanksgiving to-day that we are New Yorkers by birth or by adoption.

There is a great deal said, with more or less justice, about the poverty and crime, the ignorance and corruption, on one hand, and the luxury, extravagance, and dissipation on the other, which characterize different classes in this city; and

doubtless many good people in the rural districts, and in remote parts of our land, may think of New York as a dreadful place—a second Sodom—where crime and corruption are always rampant, and life and property always in danger.

But there is another side to the picture.

There is a great deal about the history of this city ; its wondrous growth ; its commercial progress ; its development in all the elements of greatness—material, social, philanthropic, artistic, educational, and religious—of which we may be pardonably proud, and for which its citizens should be profoundly grateful.

There are a number of elements which go to make up what may be called the glory of a city. Its site and natural resources, its sanitary and police regulations, its progress in material wealth and power, its architectural style and embellishments, its magnetism in drawing to itself what may contribute—whether of bone and muscle, or brain, or character, or capital—to its growth, progress, and influence ; its selection and assimilation of the different races of mankind, each bringing its individual contribution to the common stock ; its energy, enterprise, and thrift ; its large and liberal policy ; its intelligence, virtue, and religion ; its patronage of the useful and ornamental arts ; its philanthropic and benevolent institutions and agencies ;—all these are the elements of its glory, the stars in its crown.

Jefferson was not right when he said that large cities were the ulcers on the body politic. There must, of course, be found there much of the dregs and the scum of society, and forces that are potent for evil as well as potent for good. But there is a great deal said of the superior virtue of a rural population, which is not warranted by facts. And there is a great deal that is good and great and glorious about large cities, though it is fashionable to abuse them and to represent them only as hotbeds of vice and sinks of corruption, or luxury and extravagance.

New York itself has been one of the best-abused cities in the world.

As a son of New York, and as a minister of the first Christian church ever established on Manhattan Island, I

feel that I shall not violate, but rather honor, the proprieties of this Annual Thanksgiving Day, if I pay some grateful tribute to the goodness of God's Providence in the history of my native place, and try to show to you that every one of its citizens may say with the great apostle, "*I am a citizen of no mean city.*"

Had Capt. Henry Hudson, when he steered the good ship the *Half-Moon* into the bay of Manhattan, on the 12th of September, 1609, two hundred and sixty-five years ago, seen as in a vision this goodly city as it stands to-day upon this island, the metropolis of this western world, we can scarcely imagine the astonishment which would have stirred and overwhelmed the mind of the worthy Englishman. Had Governor Peter Minuits been told that the island, which in 1626 he purchased from the Indians for the sum of \$24, would, in two hundred and fifty years, be worth in real and personal property, the astounding sum of more than one thousand millions of dollars, he would probably have considered it a better investment than it appeared to be then. And yet, strange to say, such is the law of the increase of money, that if this \$24 had been invested on compound interest at that time, and had doubled itself in every ten years, and been subject to no losses nor deductions, it would have approximated very nearly, if it would not have equalled, the entire value of the real and personal property of Manhattan Island to-day.

In taking, as we propose, a bird's-eye view of the progress of the city of New York in the two hundred and sixty-five years since the discovery of this island, we begin with noting *the increase of its population.*

The city now comprises Manhattan Island and a part of Westchester County. This island is fourteen and a half miles long, and from one to two miles wide, comprising in all about 14,000 acres, divided into 141,486 city lots, of which about 60,000, or less than one-half, are built upon.

In 1623, Sarah Rapelje, the first white native of this island, was born. Twenty-three years afterwards, in 1656, there were 120 houses and 1,000 inhabitants. The whole population of New York in 1656 could have been comfortably seated *in this church!*

In 1700 the city contained 750 houses and about 4,300 inhabitants—so that the entire population 174 years ago could have been gathered almost within the walls of our Academy of Music. The following has been the increase since then : 1656—1,000 ; 1756—10,381 ; 1800—60,489 ; 1850—515,394 ; 1860—814,254.

The present population may be estimated at something like one million ; and if we embrace in our estimate the Metropolitan Police District, which contains the counties of New York, Kings, Westchester, and Richmond, with a part of Queens, the population is not far from 1,300,000 !

Within the lifetime of a large number of our citizens, and of several of the members of this church, the population has increased from sixty thousand to more than a million of souls !

When we remember that the immense population which lies around this city, embracing Brooklyn, Staten Island, a large portion of New Jersey, Connecticut, and the east and west banks of the noble Hudson, amounting to millions, owes its existence in great part to, and is more or less tributary to, and dependent upon it, it is not too much to say that the growth of this city is unequalled in the history of the world, and that in this respect we are citizens "*of no mean city!*"

The next item in the sum of our greatness to which I direct your attention is *the enormous increase in the material wealth of the city.*

I once heard a lady connected with this congregation, and who was living within five or six years, say, that she remembered an apple orchard in full bearing on the corner of Broadway and Duane street. Real estate has appreciated somewhat since that time.

When I was a boy, a merchant who paid more than a thousand dollars rent for his store, or five hundred for his residence, was considered a very extravagant man, and one to whom it was hardly safe to give credit.

We have made some progress since that day.

When this church was built, not thirty years ago, the ground on which it stands was purchased for \$20,000. It has since been valued at twenty times that sum ! Two

hundred and fifty years ago this whole island was purchased for \$24, which was probably thought a good sale at the Real Estate Exchange of that day. In 1805 the valuation of property in the City and County of New York was nearly \$26,000,000. In 1825 it was over \$100,000,000. In 1835 it was nearly \$220,000,000. In 1855 it was nearly \$500,000,000. In 1865 it was more than \$600,000,000. And in 1875 it will probably exceed \$1,100,000,000 !

The taxes on property in this city in 1805 were less than \$130,000. At this date they are more than \$30,000,000.

And what a splendid city in its architecture ours is rapidly coming to be. The commercial warehouses, the public buildings, the homes of the people, are on a scale of grandeur, beauty, and comfort beyond any that the world has ever seen.

Fifty years ago the large majority of the citizens of New York lived below Cortlandt street and Maiden lane, and in very different dwellings from those which we now inhabit. The most magnificent portion of our city now, was then the open country, with farms and gardens and forests.

The old house No. 1 Broadway, was a famous mansion. During the Revolution it was occupied by Lord Howe and Sir Henry Clinton ; near by was Governor Jay's stone mansion ; while far out in the country, at the foot of what is now Thirteenth street, Gov. George Clinton had his imposing residence. With what stately progress has the march of improvement advanced up that wonderful Broadway ; establishing its headquarters of wealth and fashion at different points ; first, just above the City Hall, then sending a detachment over to East Broadway, thence marching up to Bleecker and Bond streets, thence to Union Square, which was considered the *ne plus ultra* of elegance, thence to Madison Square, and now on to the Central Park and the magnificent Boulevards which stretch beyond.

It was the boast of a Roman Emperor that he found Rome brick, and left it marble. Such is the boast of our days. The greater part of the population of New York are better lodged to-day than were the monarchs and nobles of the old world three hundred years ago !

The history of the commerce of this port is also remarkable in its testimony of progress.

The first vessels which anchored in the waters of North America were insignificant barks, scarcely as large as many a gentleman's pleasure yacht in our day. Verrezano, who was probably the first white man who ever trod the soil of Manhattan Island, sailed hither in the *Dauphin*, a vessel of not more than twenty tons. Sir Martin Frobisher, who gave his name to the straits on the north-east portion of North America in 1572, commanded two vessels of twenty and fifteen tons; and Sir Humphrey Gilbert, in 1596, crossed the Atlantic in a vessel of ten tons. Henry Hudson's shallop was of eighty tons. Compared with these the magnificent steamers which ply on the ferries between New York and Liverpool, Havre, and Hamburg, show some progress in the art of shipbuilding and in the demands of commerce.

It would take a string of such vessels as Sir Humphrey Gilbert's, twenty-four miles long, to equal the tonnage of the *City of Peking* alone.

It would take 50,000 vessels of the size of Henry Hudson's *Half-Moon*, to amount to the tonnage of the 8,631 vessels of all descriptions which entered the port of New York in 1873, the whole amount of such tonnage being 4,087,261 tons!

Some idea of the commerce of this city may be gathered from the fact that for the year 1872 the imports from foreign countries into the port of New York were \$432,106,686, being more than three times the amount imported in the year 1851. Our exports for last year were \$348,905,066. Can any city in the world make such a showing as this?

But two hundred and fifty years ago this was a savage island, and now, in a single year, the port of New York gathers into its bosom more than four hundred and thirty millions worth of the varied products of the globe!

The amount of banking capital in this city, exclusive of private bankers, is not far from \$100,000,000. Transactions of the Clearing House, in twenty years, \$389,233,678,096.42. And the deposits in forty-four savings banks, in 1874, amounted to \$170,998,796. The number of depositors in

these in this city is more than 479,000—about one-half of its entire population—and the average amount due to each depositor is \$360.

When we remember that savings banks are institutions principally for the benefit of the poorer classes, these figures are very remarkable; and a city where this class of people have laid up \$170,000,000 is surely "*no mean city*."

The statistics of insurance in this city also bear their testimony to its wonderful progress. The mere statement of the figures is most impressive. The amount of premiums received during the past year by the Marine and Fire Insurance Companies in the city was more than \$35,000,000. The amount received by the various Life Insurance Companies was nearly \$50,000,000, exclusive of interest. Surely a city which receives annually, for this one interest, the sum of \$90,000,000, may be called "*no mean city*."

A glance at the statistics of the Post-Office in this city will add to the testimony already presented of the glory of New York.

There is now living near this city a man who once was accustomed to carry the entire Southern mail from New York in a single bag, which he easily carried in his hand to the ferry.* That mail alone at this day weighs several tons. The number of persons employed in the postal business of the city is now upward of 1,100. The annual receipts of the Post-Office are \$2,774,077.80. The number of city letters and postal cards delivered yearly within the city limits is more than 32,000,000. The number of foreign letters sent out and received by this office in a single year is 16,078,872. The number of letters sent to and received from different offices in this country amounts to 100,000,000 annually. The number of newspapers which pass annually through this office is nearly 110,000,000. The Money Order Department, which is comparatively in its infancy, amounts to more than \$3,000,000 annually. These astounding figures need no comment. They declare, with emphasis, that New York is "*no mean city*."

Should it be asked, what is done for the cause of Educa-

* He has died since the delivery of this discourse, æt. 84.

tion in this city, the answer would only add to the illustrations already given of the glory of New York.

The four great public libraries of the city contain 300,000 volumes, and do a grand educating work for our citizens. The Cooper Union, with its library, reading-room, lecture halls, and various schools of science and art, for seven years has been the monument of the illustrious citizen whose name it bears, and educates 1,000 pupils annually.

The public-school system of this city originated in 1805. The first school was opened with forty scholars. What wonderful progress has been made in these seventy years! The number of scholars now in the public schools, including the corporate charities, is 236,453!

The number of school-houses is 109. They average in size 50 by 100 feet, and are three and four stories high. The ground on which they stand cost over \$3,000,000, and the buildings have cost \$5,647,000!

There was expended last year for school education \$3,479,000, being no less than fourteen dollars a year for each pupil!

In addition to these, we must reckon the vast number of private schools; the colleges; the schools of law, medicine, and divinity; the schools of science and art, and we find that the aggregate of money devoted to the purposes of education in this city swells to the enormous amount, if we include the interest on the cost of school property, of at least \$5,000,000.

Surely a city that spends five millions a year for the education of its youth may well be called "*no mean city!*"

And now the question must be, What are the records of benevolence and religion in this great city? Are they on a scale corresponding to those which we have already described?

And first as to the churches.

The first church ever organized in this city, in 1628, first worshipped in the loft of a mill; but in 1642, a stone church, 72 by 50, was built within the fort on the Battery. There the congregation worshipped till 1693, when the first Garden Street Church was built. The corporate name of *this* church is still "The Reformed Protestant Dutch Church in Garden Street, in the city of New York."

There are records of the first church from 1639.

For more than fifty years there was no other church in this city. In 1697 the first Episcopal church was built where Trinity now stands. The first Presbyterian church was built in 1719, in Wall Street, near Broadway. The first Baptist, in 1760, in Gold Street between Fulton and John ; and the first Methodist, in John Street, in 1768.

In 1785 there were nine churches in the city, to a population of 23,000. In 1873 there were 470 churches and mission stations, to a population of 900,000. So that the church accommodation has kept pace with the population in a very even and regular way.

The value of the church buildings and property is now about \$30,000,000, and the amount annually expended for their support is about \$3,000,000—about one-twelfth of what is spent in the grog-shops of the city every year.

When we come to speak of the charities of New York, "their name is legion." Institutions for the relief of the poor, the sick, the widow, the orphan, the aged, the friendless, and the stranger abound.

There are more than four hundred of these benevolent and philanthropic institutions and agencies supported by the free contributions of the Christian community, and scattering blessings in the path of the poor and the lowly. We cannot enumerate them all, but among them are 80 for the relief of the poor ; 12 asylums for the aged ; 28 dispensaries ; 28 hospitals ; 31 homes for various classes of the needy ; 31 institutions for poor children ; 13 orphan asylums ; 15 reformatory institutions ; and a vast number of other agencies whose object is to do good to the needy, both for the body and for the soul.

The amount of money expended by these institutions annually is more than two and a half millions of dollars.

But the amount of personal labor freely given by our citizens, and especially by the Christian women of our city, cannot be computed in dollars and cents, and will never be known till the day when all things shall be revealed.

In addition to these agencies for good, there centre in this city many great societies, like the American Bible Society, the American Tract Society, the various Home and Foreign

Missionary Societies of the different Christian denominations, the American Seamen's Friend Society, and others whose annual income from the benevolent contributions of their friends has amounted in one year to \$6,000,000!

Let me speak here of two of the wisest and best of the charities of New York. The Association for Improving the Condition of the Poor of our City, in the thirty years of its existence has relieved more than 200,000 families and distributed nearly \$1,500,000. The Children's Aid Society, whose important work is rescuing friendless children from the streets, and providing comfortable homes for them at the West, in twenty years has gathered into such homes more than 28,000 children, and expended for their benefit \$1,250,000!

From this brief and very imperfect sketch of the progress of New York in two hundred and fifty years, from a handful of settlers on a savage island, to a magnificent city, distinguished for such a growth in population, commerce, monetary power, education, benevolence, and religion, as has never been equalled in the history of the world, may we not say that we are citizens "*of no mean city.*"

May we not count it a legitimate subject of thanks to-day, that God has made our home in this metropolis of the great western world?

How thoroughly this city of ours has been identified with every great discovery and invention, which during the last half century has added so much to the progress, wealth, and comfort of the world! The names of FULTON, MORSE, and FIELD alone—men whose fame is cosmopolitan—will always give lustre to her history.

Indeed, the names of the distinguished sons of New York form a galaxy of light which brilliantly illuminates the pages of her records.

Statesmanship and patriotism still make grateful mention of Hamilton, Clinton, Jay, Livingston, Varick, Benson, and Rutgers. Jurisprudence commemorates a Kent, a Hoffman, a Griffin, an Ogden, a Lord, a Slosson, and a Noyes. Medicine speaks in terms of eulogy of Bard, Hosack, Mott, Francis, and Reese. Science and art speak proudly of Hosack, Torrey, Chilton, Renwick, Griscom. Joslyn, Fulton, Morse,

Jarvis, Durand, Inman, Kensett. Theology still reveres the memory of Livingston and Linn, Mason and Rogers, Moore and Hobart, Asbury and Foster, Spring and Bethune, Alexander and DeWitt. Commerce boasts her Morris and Astor and Bayard and Boorman and Minturn and Steward and Griswold and Grinnell. A city with such names engraven on her rolls, to say nothing of the distinguished men now living, is surely "*no mean city*."

I have scarcely time to advert to the externals of our city.

Her position at the confluence of these noble rivers; her splendid harbor, affording safe anchorage for the navies of the world; her magnificent warehouses, her fine avenues, her houses replete with more conveniences and comforts than the dwellings of any people in the world; her public libraries, her museums of science and art; her imperial Park, unequalled by any in Europe; her splendid churches; her unfailling supply of pure water flowing through three hundred miles of pipe, to pour its healthful streams into every dwelling; her 15,000 lamps, which like twinkling stars illuminate her 700 streets; her various railways stretching out of the city in all directions, and carrying to and fro four millions of passengers every year; her twenty-five ferries, transporting daily across her two rivers, and down the bay, nearly 200,000 persons, while her street railways carry some sixty million passengers yearly—when we consider all these elements of greatness and power, surely every one of us can say with truth, "*I am a citizen of no mean city*."

But these elements of material greatness, grand though they be, and creditable as they are to our history, are not all that go to make up the glory of New York.

The people of this country—and it is after all the people who make the country—were made of the richest material in the world. The best of the best races were sifted out in the providence of God, and reserved as the seed for the virgin soil of this western world.

Of the first settlers on this island, Chancellor Kent has said that they "were grave, temperate, firm, persevering men, who brought with them the industry, the economy, the simplicity, the integrity, and the bravery of their

Belgic sires, and with those virtues they also imported the lights of the Roman civil law and the purity of the Protestant faith."

"To that period," he has said, "we are to look with chastened awe and respect for the beginning of our city, and the works of our primitive fathers." That conservative element which they early introduced into New York society has always existed, and been a power for good among us. To the original stock large contributions have been made of the Anglo-Saxon, the Celtic, the Teutonic, and Scandinavian races, each bringing its own individual contributions to society, and making a mosaic population, which is now in process of assimilation, and which we have reason to hope and believe will yet result in a substantial, harmonious, and vigorous unity.

Cosmopolitan as our city is, and must be, there is no necessary antagonism in our varied elements, and as we come to know each other better, each will understand and appreciate the other, and the sharp corners of each will be rounded by friendly attrition.

There must be mutual forbearance and consideration, and fair dealing and concession to each other's old habits and prejudices, and we shall gradually fuse into a homogeneous and united people.

We, who are the original settlers here, have already found that there is a great deal more in our German friends than a love for Sunday concerts and an unlimited capacity for beer. We see in them a vast deal of solid thrift, of profound learning, of domestic virtue, of commercial skill, of sound good sense, and an indomitable love of freedom.

In our Irish fellow-citizens we find something more than wit and whiskey; we find genius and cheerful hopefulness, and patient industry, and a wonderful capacity for organization, and many fine domestic and social qualities.

The noble sons of New England are of course among us, sharp, energetic, progressive, independent, everywhere pushing into the front rank of our merchants, of our scholars, of our teachers, of our inventors, of our professional men, of our poets, and of our artists.

New York society is indeed somewhat mixed, but the in-

gredients are all good of their kind, and when they have been thoroughly stirred and have time to settle, the result will be a grand fellowship of all true elements of generous thought, and noble purpose, and lofty life, and great achievement for the city, the country, and the world. It is a great thing to be a citizen of such a city. It involves serious duties and responsibilities.

We need intelligence, virtue, piety, to hold us together and make us a permanent power for good. Honors and privileges always involve corresponding obligations. New York stands on a high pinnacle before the world, and while to be one of her sons is to be "*a citizen of no mean city*," it is also to be a man who is bound to prove himself worthy of his native or adopted home. It is no small thing to be a citizen of a city like this, in the nineteenth century.

When Henry Hudson dropped anchor in the beautiful bay of Manhattan, a new page was opened in the history of the world. The foregoing centuries had been busy with great preparation, and from as far back as 1215, when King John signed the Magna Charta at Runnymede, the principles of constitutional freedom had been struggling to assert themselves in the world, and gain a stage on which to display and illustrate their beauty and their grandeur, and they found it here? Little as he thought of it, the captain of the *Half-Moon* came to these shores in company with the ruling spirits of the modern ages.

These were Columbus with the mariner's compass, and Guttenberg with the printing press, and Luther with a free Bible, and Bacon with the Novum Organon of science, coming to this virgin territory to organize a new age and reconstruct a new state, and to found at the mouth of this noble river a city whose progress should eclipse that of any city, whether on the banks of the Thames, the Rhine, the Seine, the Danube, or the Tiber—a great metropolis of commerce, of literature, of science, and of religion. Look, then, at her wonderful history, consider her matchless elements of power, estimate properly her beauties and her deformities, appreciate thoroughly her duties and her dangers, and prove yourselves worthy to be "*citizens of no mean city*."

Discard not the conservatism of the old while you glory

in the progress of the new. Never change the base which the fathers laid with faith and prayer, while you carry the superstructure of modern civilization higher than they ever dreamed of. Welcome all the races of the world to your generous fellowship, but see that they learn to build with us on the same old foundations of intelligence and Christianity, the Bible and the Sabbath, whose solid and enduring strength we have proved so well.

Labor and pray that this great city, in the language of another, may be "not only the capital of the world, but the city of God ; its great park, the central ground of noble fellowship ; its great wharves and markets, the seats of honorable industry and commerce ; its public halls, the headquarters of free and order-loving Americans ; its churches, the shrines of that blessed faith and love that join man to man, and give free communion with God and Heaven." *

For myself, I count it an honor to call this city my native place. As St. Paul felt that he was "a citizen of no mean city," so do I feel ; and although I know that New York is not without her faults and her dangers, there are nevertheless elements of greatness and glory here that may well excite our gratitude, our admiration, and our hope.

Let us indulge in no weak despondency as to her future.

Let us not be afraid that corruption, luxury, and misrule will triumph over the solid strength of character, the stubborn integrity, the sound good sense, the true patriotism, and the sincere piety which characterize so many of her citizens.

Let us go from this service of thanksgiving to-day, feeling that we have much, very much, to be grateful for in the history and progress of this imperial city.

Partisan politics may change, and the names of administrations may be this or that, but the great heart of the people will yet be true to the city and to its destiny. There is too much that is really great and good concentrated here not to give us every hope for the future.

Let us be true to the memory and the counsels of those who have gone before us ; true to the advantages which a

* Rev. Dr. Osgood's Discourse before the New York Historical Society, 1865.

kind Providence has given us ; true to that God who led our fathers here, and has always been with their children, and no tongue can tell what this city of ours may yet be and do as a great power for good in this western world.

Future historians may well go to Holy Writ for their words of fit description, and call her, as ancient Tyre is called by the prophet, "The crowning city, whose merchants were princes, whose traffickers were the honorable of the earth ;" or better still, apply to her the words of the Psalmist, "Beautiful for situation, the joy of the whole earth, is the city of the great king ! God is known in her palaces for a refuge !'

ESTABLISHED IN 1833.

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*Would not that be pleasant to hear, to think, to talk about?*

Or if he should say: "If you live until a given date, you shall receive five, ten, or twenty thousand dollars," would not that be pleasant?

Would not almost every man accept either or both propositions with satisfaction? Would not his whole family unite their prayers for blessings on the head of their benefactor?

There cannot, then, be any doubt about the desirability of having a provision of a respectable sum of money made for a man's family in case of his early death, nor for himself if he lives until the years of need.

## *The Question.*

The question is not, then, of the desirability, but solely in regard to the **cost and the security.**

In fact, these two things, to provide for one's own family in the early occurrence of the dreaded contingency of **every life**, and to provide for one's own time of need, are the great stimulants to the chief part of the hard work of mankind.

To earn our daily bread requires effort and prevision; still more work of muscle and brain is needed to store up for old age, and to provide for a dependent family a resource in case of the unexpected death of their "bread-winner."

To store for advanced years is the work of **time, industry and economy.** But the effect of our early taking off can be fully

provided against neither by intelligent industry nor the most scrupulous economy.

## *Time*

is an essential element in the accumulation which premature decease terminates.

Riches, then, must be inherited, received by other donations, or else **some temporary expedient must be invented**, which shall give to the family a corresponding resource in case of the untimely decease of the one upon whom it is dependent.

The sole questions are—Does the expedient exist? Is it not too costly? Is it certainly secure?

## *Important Consideration.*

First, we argue that it should be sought more on account of the **man** than on account of his family; to give him that tone and freedom from anxiety which makes labor light and most productive, to reward him with a joy above all others to the true man, a provision for his family; and to prevent his feeling a necessity for a parsimonious economy lest, ere the family is provided for, the dread contingency shall occur; for in this case he does not expend as liberally as will be for the good of his growing family, or for his own welfare; to expend judiciously is quite as important as to economize judiciously; spendthrifts need the latter counsel. But the man who finds his highest satisfaction in the most self-denying economy, because it tends to provide for his family, is worthy of being rewarded by the use of an expedient which will provide for his family in case of the necessity, and also permit him to expend what is necessary for their and his present and also future good and highest enjoyment.

## *There is an Expedient.*

It is only intended to be temporary, during that part of the productive period of a

man's life, while his family is growing, and before the time has sufficed to harvest the store which his industry and economy will provide—or until the maturity of his family has made them no longer dependants upon him, but changed them into his willing supporters, if need be.

### *What is desired. What not.*

It is not desired nor intended to relieve man from labor, but to make it easier and more productive; not to dispense with economy, only to relieve its stringency; it is not a gambling nor speculative expedient, a creative power producing wonders out of nothing, nor emptying one man's pocket to fill that of another; it is no scheme; no consolation to the lazy; no means to aid wickedness in any form. It is desirable for the use and the blessing of the industrious, the economical, the worthy, and as a relief to over-arduous labors, to over-much anxiety, and as a reward to noble motives.

### *Who can enjoy it. Why.*

It can be enjoyed only in the precise ratio, in the exact measure, which he who uses it deserves. He who feels much for his family enjoys much when their protection is made certain; he who has no anxiety about his family deserves none and can have none of the joy the other feels; the gift of a Stewart, realizable at his death, would send no lightning thrill through his nerves; there is a difference between the wicked and the righteous, an impassable gulf.

### *What is the Expedient? How Used.*

It is very simple. Several persons agree to contribute a certain small amount called a premium, to a common treasury yearly during a given period, in consideration that if, during that period, any person shall die, a given large amount shall be paid from the treasury to whomsoever the party deceased has designated.

### *How Know the Cost.*

It is evident, that if one out of a thousand persons dies in a year, and each of the thousand persons has paid one dollar, there will be just \$1,000 contributed by the brotherhood to pay the designated recipient.

If two die, two dollars must have been contributed by each of the thousand, in order to have \$1,000 in the treasury to pay to each of the two parties designated.

### *For Every Death per Thousand*

the "net," or death cost, premium must be \$1.00. If there are five deaths the "net" premium must be \$5.00. If the deaths are ten per thousand persons, the "net" premiums must be \$10.00.

But the other expenses of doing the business are considerable, and for them a sum called loading must be added to the net premium, the two together constituting the entire or gross or office or table premium.

### *The Cost Evident.*

It is evident that the cost must be dependent upon the number of deaths per thousand persons, and the expenses of doing the business. If the deaths are very few, the contribution of a small sum severally from many will yield a large sum to each of the deceased without burdening any. But if the rate of deaths is large the contributions must be also so large that the expedient will be too costly to work well.

The deaths among the younger ages, up to past the prime of life, are few; above that period they grow rapidly more numerous as old age comes on.

### *Fortunate Circumstance.*

But, as seen, the expedient is as a rule needed **only during the earlier years**, when the **ratio of death is small**, and when the **premiums are therefore also small** and can be well afforded by most.

### *Grand Question Affecting Cost.*

Shall the cost be considered as that of insuring all in the community? There must then be a law compelling all to unite in the brotherhood: otherwise the best risks will not come in, while the inferior risks will be sure to take advantage of the provision and make the cost so high that it would not work. This proves that when we are reckoning the cost of the expedient, it is essential to consider something besides age.

### *How Diminish Death Rates.*

It may be said that the persons admit-



ted to the brotherhood should be in sound health. That is what is said in certain old plans; and those only who are sound being received, the number of dying per year ought to be somewhat diminished.

But of those sound to-day, several will be sick ere the year is out—some to death,—some to get well; and of those sick to-day, most will be well ere six months are past. The question is, then, still farther—What will prevent sickness and death? We find that those who are intelligent in regard to care of health, who have a good residence, good vocation, good habits, will promote their health, prevent untimely death, and reduce the cost of the desirable expedient. But again we find that of two persons who are noticed, one, who is not as good in the respects before mentioned as the other, lives the longer, and appears a contradiction to what has just been said.

#### **Important Reason.**

Upon examination we find that the longer-lived had a better original constitution than the shorter-lived one.

#### **Most Important Question of all.**

Can we determine, to any practical degree, the probable endurance of the human constitution? Most certainly; and thus we again lower the cost to those having great probable viability, or power of living, both immediately and for many years.

#### **Signs and Indications**

of the probable length of any life are numerous, and the observations of many experts are making them more numerous every day. One of the surest sources of sound judgment in this matter is the physical measures, of the

#### **Size, Form, Color, and Texture**

of the observable parts of the body. But a most excellent trail is to be found in the ancestry and correlative branches of a person. If poverty of blood be found therein, it is almost certain to carry a taint to the person observed; but, on the other hand, however good the ancestry, it is not always true, more than of ancestral riches, that it passes at all by inheritance,

and certainly not in equal ratio to all of the descendants.

We must, therefore, always rely upon the **absolute conditions of the constitution** of each person for our judgment upon its capabilities, and must apply ourselves to learn what the indications of these absolute conditions are.

Thus do we bring down the cost of using the expedient to its lowest point for the very best risks, viz., those who show the best

### **Ancestry, Constitution,**

#### **Habits, Vocation, Residence,**

#### **Intelligence, Instincts, Health,**

and whatever else, if else there be, which affects the probabilities of life.

To such the cost of the expedient will be so small that they can much better afford to use it than to go without it. On account of the freedom from anxiety that it induces more additional labor will be performed by a thousand best grade persons than will suffice for the cost of insuring all of them.

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**WAS ORGANIZED,**

there was no **thorough grading** of *each life risk* in accordance with its own merits or demerits, but there was a **general averaging together** of all who, being sound, passed a mere medical examination; some who had some extra hazard of residence, vocation, health, etc., being *graded up* or charged an "*extra premium*," which amounts to the same thing. But as yet

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*is the only Company in the world which adopts the plan, originated by itself, to grade down the best risks according to the merits of each.* Being, therefore, **THE ONLY COMPANY IN THE WORLD WHICH IS THE BEST FOR THE BEST RISKS.**

It is the sole Company which does this; not because the idea is not allowed to be good by other companies, but because they, having started with the old averaging plan, if they should adopt the method of grading

according to risk, as in Fire and Marine has always been done, the **best risks** insured already at average premiums **would drop out**, and go in again on terms more favorable to them, while **the inferior risks would stay**. Those old companies must try and make the good risks stay with the inferior, until at least the good risks find out the correct idea, and will go where they are more scientifically and equitably insured at their proper cost.

To keep them as long as possible, it is a strong point to pool-pool the idea of grading, and in every way prevent the falling out of their best risks. Hence the reasons why all the companies and all their agents have been "down" on the

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Is it not simple? Is it not interesting? Is it not easily comprehended? Is it not usable to the advantage of those who need it?

Those who have acquired or have inherited a sufficiency do not need it; at any cost it is too costly for them. To those who have too great a liability to die, it will be too costly; the expedient is inexpedient for them. To those having no one depending upon them it is not a need nor an advantage; at any price it is too costly for them. To all others it is a blessing.

### *What to Avoid.*

We may here say that this is the form of Life Insurance which underlies every kind that is so-called. The number of deaths per year and the business expenses determine the

### *The Expedient Full and Complete.*

THE OBJECT.—1. The reward of fidelity, by relieving the mind from anxiety, and in its stead giving a light and joyous heart, and a more skilful hand.

2. The protection of dependent ones, by continuing to them, in case of his death, the income enjoyed during his life. Those, therefore, who when living give their families the largest support, should secure the most Assurance.

Should industry and economy store up the necessary reliance, the Assurance may be diminished; or if increasing family expenses demand more ample provision, the Assurance should be increased.

yearly cost, which must always be paid either when due or before it is due. Never pay for life insurance in advance. There are many complex additions made to the simple form mentioned above, under the pretense of benefiting the assured, but which are, in fact, for the purpose of benefiting only the Company, by obtaining more premium-money or by diminishing the assurance; the assured can only be benefited by having the **premiums diminished** or the **assurance increased** legitimately.

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## *A Word to the*

### *Wife and Mother.*

She will perceive, if she has attentively read the preceding, that the expedient has been wrongly named. It has nothing to do with insuring life, nor is it related to death in any direct way. It is simply a plain

### *Business Money Contract,*

without any semblance of benevolence or of sentiment about it. The contract says nothing about continuing the husband to the wife, nor the father to the children. It cannot insure affection nor care. It merely insures the continuance of the pecuniary income in case of the decease of the "bread-winner," and **it gives to him freedom from anxiety.**

It is not only right that this income should be continued to the wife in virtue of her relationship, but certainly to the children, which right she has no right either to disclaim, or to avoid enforcing.

### *An Important Right.*

It is also right that the "bread-winner" should **do his work most easily**, and she certainly has no right, for the gratification of some present usually unimportant desire, to prevent the wise fruition of all those rights—her own, her children's, her husband's. It is as unwise as it is injudicious and wrong.

### *Additional Points.*

**Annual Income.**—It is not usually best for the family to receive a large Assurance at once. It should, for their welfare, be paid in stated instalments, corresponding to their previous income. A smaller amount of Assurance may thus be made to cover the years of need. Ten thousand dollars at interest will yield but \$700 annually; but if the interest and principal be paid at the rate of \$1,000 a year, it will usually last as long as absolutely needed:—\$15,000 certainly will. **Thus the Income is secured.**

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**Income in case of Sickness** for an entire year or more, may be provided by the payment of an additional small premium; when the amounts annually payable to the family in case of his death will be paid, as long as they would have lasted to the family, if he remain sick so long. Does not this expedient provide a **full income protection?**

**Is it not a good thing?**

Send for Documents explaining fully each part, to the AMERICAN POPULAR, 419-421, Broadway, N. Y.

## *Man a Property. His Value.*

The "bread-winner" is a property in one sense. What man, what woman, would allow a house to be jeopardized by fire—or a ship by marine disasters, without using the expedient insurance? Why jeopardize the more important property—the income of the labor of a husband or a father—without insurance? Insurance is as protective and as proper in the one case as in the other.

A man who earns but \$1.00 per day, or \$300.00 per year for his family, above his own cost of subsistence, is to them a capital of \$6,000, yielding 5 per cent. net. If he earn \$1,000 for them, he is a \$20,000 capital, yielding 5 per cent. Are such families poor? If not rich, they are well-to-do, and should hold their heads as high as if their capital was in stock, or houses, or ships. The only drawback upon the property is its liability to *the* contingency of life; remove the pecuniary effects of that by secure Term-Life (Labor-Term) Insurance, Natural Premiums (with Returns), upon Graded Risks, and the income of their property **becomes a permanency**, and makes the family independent in case of **Best Grade Risks**, which can be covered for **so small a premium** that they can afford to pay premiums sufficient to **insure the full amount** that they yearly earn for their dependants **during that period when insurance is needed.**





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*"Life Insurance is the greatest blessing ever invented."*

**Can Both be True?—Yes.**

*"How can that be?"*

Ordinary so-called life insurance, at best, is very inequitable; usually for the most part speculative, gambling, and deceptive, and has no right to be called by that name, which it has disgraced.

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It alone **Grades and Rates** each person according to his individual probabilities of living,—deduced from his

**Ancestry, Constitution, Habits, Vocation,**

**Residence, Intelligence, Instincts, Health, Age, &c.**

thus giving to each person the advantage or disadvantage of his own peculiar life characteristics, greatly favoring the probably long-lived, which most of New England's sons are.

To be *graded and rated* costs nothing; is very useful, even if no insurance is wanted. Send for a Blank.

LEAST COST : **Term-Life (Labor-Term) Insurance—"Natural Premium";** MOST SECURE.

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